

Underwriting Guidelines Chart

for TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

TeleApp services include ordering and follow up of all requirements

Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up	
0 - 15			TeleApp Rx							Call the Home Office Underwriter			
16 - 40		TeleApp MVR		TeleApp, Mini Exam, Blood, UA, MVR				TeleApp, Mini Exam, UA, Blood, MVR, FINQ		TeleApp, Mini Exam, Blood, UA, MVR, EKG, IR, FINQ		TeleApp, Mini Exam, UA Blood, MVR, EKG, IR	
41 - 45							TeleApp, UA Mini Exam MVR, Blood FINQ, Rx						
46 - 50		TeleApp MVR Rx				TeleApp Mini Exam Blood UA MVR Rx			TeleApp Mini Exam		TeleApp Mini Exam Blood UA MVR	TeleApp Mini Exam Blood UA MVR	TeleApp M.D. Exam Blood UA TM EKG MVR
51 - 55									Blood UA EKG MVR Rx FINQ		Blood UA MVR EKG Rx IR FINQ	Blood UA MVR Rx EKG IR	Blood UA TM EKG MVR Rx IR
56 - 60			TeleApp Mini Exam UA MVR Rx				TeleApp Mini Exam Blood UA MVR, Rx EKG						
61 - 70													
71 - Product Limit	TeleApp, Mini Exam, Blood, UA, MVR, FINQ, Rx, Sr. Eval.						TeleApp, Mini Exam, Blood, UA, MVR, FINQ, RX, EKG, Sr. Eval.				TeleApp, UA Mini Exam, Rx MVR, Blood, IR EKG, FINQ, Sr. Eval	TeleApp, UA Mini Exam, Rx MVR, Blood EKG, Sr. Eval, IR	TeleApp, UA M.D. Exam, Rx MVR, Blood EKG, Sr. Eval, IR

FINQ - Financial Questionnaire
IR - Inspection Report, to be ordered by the Home Office

RX - Prescription database check
Sr. Eval. - Senior Evaluation, including cognitive and frailty test

For face amounts over \$1,000,000, please provide a cover letter explaining the need and purpose of the coverage being requested.

For Agent Use Only; not for use with the general public.

Preferred Underwriting Guidelines Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred T
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed		
Cholesterol/ HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart		
Family History Coronary Artery Disease Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.		No history of coronary artery disease, diabetes, or cancer, except certain types of skin cancer	
Alcohol/ Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUI's or reckless driving in the past 5 years.			